

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

FITZGERALD & CROUCH, P.C.

649 Newark Avenue

Jersey City, NJ 07306

By: Sarah J. Crouch, Esq. (SC 1174)

Phone: 201-533-1100

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Attorney for the Debtor

In Re:

INDIA MCRAE

Case No.: 17-35031

Judge: Gambardella

Chapter: 13

CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION

The debtor in this case opposes the following (choose one):

1. ☒ Motion for Relief from the Automatic Stay filed by US Bank NA,
creditor,

A hearing has been scheduled for August 15, 2018, at 10:30 AM.

☐ Motion to Dismiss filed by the Chapter 13 Trustee.

A hearing has been scheduled for _____, at _____.

☐ Certification of Default filed by _____,

I am requesting a hearing be scheduled on this matter.

2. I oppose the above matter for the following reasons (choose one):

☐ Payments have been made in the amount of \$ _____, but have not
been accounted for. Documentation in support is attached.

☒ Payments have not been made for the following reasons and debtor proposes

repayment as follows (explain your answer):

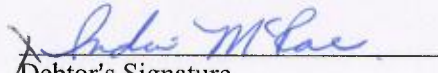
Payments have been made in the amount of \$3,176.00 and another payment in the amount of \$3176.00.

☐ Other (explain your answer):

The mortgage company offered a trial modification. The Debtor was paying the insurance on her own and sent in a payment that was slightly lower because there was no need to pay extra insurance. Declaration page attached. The Debtor requests the loan modificatino be reinstated.

3. This certification is being made in an effort to resolve the issues raised in the certification of default or motion.
4. I certify under penalty of perjury that the above is true.

Date: 7/24/18


Debtor's Signature

Date: _____

Debtor's Signature

NOTES:

1. Under D.N.J. LBR 4001-1(b)(1), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 7 days before the date of the hearing if filed in opposition to a Motion for Relief from the Automatic Stay or Chapter 13 Trustee's Motion to Dismiss.
2. Under D.N.J. 4001-1 (b)(2), this form must be filed with the court and served on the Chapter 13 Trustee and creditor, if applicable not later than 14 days after the filing of a Certification of Default.



OFFICIAL CHECK

53514468-0

52-0133
112

RE: INDIA M MCRAE

DATE: 07/03/2018

PAY TO THE ***** MR. COOPER
ORDER OF

\$3,176.00

Three Thousand One Hundred Seventy Six AND 00/100

DRAWER: TD BANK, N.A.



Security
Features
Details on
Back.

1500015736
The Bank will not stop payment on this Official Bank Check and reimburse the purchaser or issue a replacement until the purchaser or payee signs a Declaration of Loss and more than 90 days have passed since the date of issue.

NON NEGOTIABLE

AUTHORIZED SIGNATURE

MP



RE: INDIA M MCRAE

OFFICIAL CHECK

53514345-3

52-0133
112

DATE: 06/07/2018

PAY TO THE ORDER OF MR. COOPER

Two Thousand One Hundred Seventy Six AND 00/100

\$2,176.00

DRAWER: TD BANK, N.A.



Security
Features
Details on
Back

The Bank will not stop payment on this Official Bank Check and reimburse the purchaser or issue a replacement until the purchaser or payee signs a Declaration of Loss and more than 90 days have passed since the date of issue.

NON NEGOTIABLE

AUTHORIZED SIGNATURE

MP

CUSTOMER COPY



CUSTOMER'S RECEIPT

SEE BACK OF THIS RECEIPT
FOR IMPORTANT CLAIM
INFORMATION

**NOT
NEGOTIABLE**

Serial Number

25079785514

Pay to

Address

599952330

Year, Month, Day

2018-05-02

Post Office

073061

Amount \$1,000.00

Clerk 09

KEEP THIS
RECEIPT FOR
YOUR RECORDS



437-0900
FAX 437-8360




LONGO AGENCY, INC.

BUSINESS • AUTO • HOME • LIFE

NICOLE MILLER
CSR
marilyn.longo@att.net

916 BROADWAY
BAYONNE, N.J. 07002
www.longoagency.com

SLA#: 00574-18-11450			
Insurance is effective with certain Underwriters at Lloyd's, London			
Percentage 100%			
The Intermediary negotiating this insurance on behalf of the Correspondent is: Bell & Clements Ltd. 55 King William Street UK, EC4R 9AD			
This Declaration Page is attached to and forms part of policy			
Policy No: AHH127453		Prior Policy No: NEW	
Name and Mailing Address of the Insured: INDIA MCRAE 90 Neptune Ave Jersey City, NJ 07305		Producer Name and Address: Longo Agency Inc 916 Broadway Bayonne, NJ 07002 (201) 437-0900	
Policy Period: From: 06/14/2018 To: 06/14/2019 12:01 A.M. standard time at the Insured's Residence Premises.			
The Residence Premises covered by this policy is located at the address of the insured shown above unless otherwise stated: 90 Neptune Ave, Jersey City, NJ 07305			
Coverage is Provided only where a limit of liability or a premium is shown for the coverage			
Coverage Form: HO3			
SECTION I-PROPERTY COVERAGES		SECTION II-LIABILITY COVERAGES	
A. DWELLING	\$ 608,000	E. PERSONAL LIABILITY	\$ 500,000
B. OTHER STRUCTURES	\$ 60,800	F. MEDICAL PAYMENTS	\$ 5,000
C. PERSONAL PROPERTY	\$ 304,000		
D. LOSS OF USE	\$ 60,800		
SECTION I PREMIUM: \$ 2,335.00		SECTION II PREMIUM: \$ 150.00	
SECTION I DEDUCTIBLES: IN CASE OF LOSS UNDER THIS POLICY, WE COVER ONLY THAT PART OF THE LOSS OVER THE DEDUCTIBLE STATED		Taxes and Fees:	
ALL OTHER PERILS	\$1,000	Inspection Fee	\$23.00
THEFT	\$2,500	Agency Fee PL	\$50.00
WATER DAMAGE	\$2,500	Surplus Line Tax	\$124.25
Wind/Hail Form (if applicable) HO 0330		TOTAL PREMIUM: \$ 2,485.00	
FORMS AND ENDORSEMENT MADE PART OF THIS POLICY AT THE TIME OF ISSUANCE: SEE ATTACHED JCFS-SCHEDULE OF FORMS AND ENDORSEMENTS			
RATING INFORMATION:			
OCCUPANCY	Owner	CONSTRUCTION	Frame
NO. OF FAMILIES	2	YEAR OF CONSTRUCTION	1940
PROTECTION CLASS		NO. OF STORIES	
TERRITORY	504		
First Mortgagee: (Name and Address) Nationstar Mortgage LLC ISAOA/ATIMA PO Box 7729 Springfield, OH 45501-7725 LOAN # 599952330		Second Mortgagee: (Name and Address)	
Agency Name and Address: Jimcor Agency, Inc. 60 Craig Road Montvale, NJ 07645			
Countersigned (Date) 06/14/2018		By: 	
<i>Correspondent, Countersignature or Authorized Representative, whichever is applicable</i>			

This declaration page with policy jacket, policy form and endorsements, if any, issued to form a part, thereof completes the above numbered policy.